

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-29782-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael J. Carbotti  
142 Lions Head Boulevard South  
Brick, NJ 08723

Joanne M. Carbotti  
142 Lions Head Boulevard South  
Brick, NJ 08723

Social Security No.:

xxx-xx-8533

xxx-xx-9014

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 4/8/20

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: March 3, 2020

JAN: mrg

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

## Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Michael J. Carbotti  
Joanne M. Carbotti  
DebtorsCase No. 19-29782-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 132Page 1 of 3  
Total Noticed: 67

Date Rcvd: Mar 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2020.

db/jdb +Michael J. Carbotti, Joanne M. Carbotti, 142 Lions Head Boulevard South,  
Brick, NJ 08723-7823

518520739 BP Visa Signature Credit Card/Synchrony, Bankruptcy Department, PO Box 965060,  
Orlando, FL 32896-5060

518588420 CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011

518609303 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

518520744 +Capital One/ Sachs Fifth Avenue, 3455 Highway 80 West, Jackson, MS 39209-7202

518520747 +Chase Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423

518520749 +Costco Visa By Citi, PO Box 9001016, Louisville, KY 40290-1016

518520750 +Credit First NA, PO Box 81344, Cleveland, OH 44188-0001

518520751 +Department of Education, PO Box 2837, Portland, OR 97208-2837

518520754 EZ Pass Violation Processing, PO Box 52005, Newark, NJ 07101-8205

518520755 +First National Bank Omaha, PO Box 2557, Omaha, NE 68103-2557

518520757 First Premier Bank, Credit Card department, PO Box 5519, Sioux Falls, SD 57117-5519

518520756 First Premier Bank, PO Box 5619, Sioux Falls, SD 57117-5519

518559102 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

518520761 +Lord and Taylor, PO Box 71106, Charlotte, NC 28272-1106

518520763 +Macys, PO Box 183083, Columbus, OH 43218-3083

518617010 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

518682676 +NJCLASS, PO Box 548, Trenton, NJ 08625-0548

518520765 +New Jersey Division of Pensions, and Benefits, 50 West State Street,  
Trenton, NJ 08608-1220

518520766 +New Jersey Turnpike Authority, P.O. Box 4971, Trenton, NJ 08650-4971

518520767 New York City Department of Finance, Church Street Station, PO Box 3640,  
New York, NY 10008-3640

518739336 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy,  
Trenton, NJ 08695-0272)

518520775 TD Bank Visa, PO Box 100290, Fenwick, WV 26202-3290

518645680 +TD Bank, N.A., c/o Janelly Landa, Esq., 30 Montgomery Street, Suite 1205,  
Jersey City, NJ 07302-3835

518639805 +TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertz LLP, 950 New Loudon Road,  
Latham New York 12110-2100

518520777 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, PO Bx 5855, Carol Stream, IL 60197)

518520773 +Target Card Services, Box 660170, Dallas, TX 75266-0170

518609300 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701

518520778 +USAA, 10750 McDermott Freeway, San Antonio, TX 78288-1600

518563924 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

518583573 +Village Capital & Investment, 2863 St. Rose Parkway, Henderson, NV 89052-4806

518520779 +Village Capital & Investments LLC, 2863 Saint Rose Parkway, Henderson, NV 89052-4806

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 04 2020 00:20:15 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Mar 04 2020 00:20:11 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

518520738 +E-mail/Text: ally@ebn.phinsolutions.com Mar 04 2020 00:19:13 Ally, PO Box 380902,  
Minneapolis, MN 55438-0902

518627430 E-mail/Text: ally@ebn.phinsolutions.com Mar 04 2020 00:19:13 Ally Capital, PO Box 130424,  
Roseville, MN 55113-0004

518620771 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 04 2020 00:21:56  
Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021

518520748 E-mail/Text: megan.harper@phila.gov Mar 04 2020 00:20:48 City of Philadelphia,  
1401 John F. Kennedy Boulevard, Suite 1330, Philadelphia, PA 19102

518520740 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 04 2020 00:21:50 Capital One,  
PO Box 85619, Richmond, VA 23285-5619

518520741 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 04 2020 00:23:07 Capital One,  
PO Box 71083, Charlotte, NC 28272-1083

518552978 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 04 2020 00:22:02  
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518520742 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 04 2020 00:23:07  
Capital One Platinum Mastercard, PO Box 30285, Salt Lake City, UT 84130-0285

518520745 E-mail/PDF: gecsed@recoverycorp.com Mar 04 2020 00:21:45 Care Credit, Synchrony Bank,  
PO Box 960061, Orlando, FL 32896-0061

518520752 E-mail/Text: mrdiscen@discover.com Mar 04 2020 00:19:17 Discover, PO Box 3008,  
New Albany, OH 43054-3008

District/off: 0312-3

User: admin  
Form ID: 132

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Total Noticed: 67

Date Rcvd: Mar 03, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518631902 E-mail/Text: bnc-quantum@quantum3group.com Mar 04 2020 00:20:05  
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657

518530600 E-mail/Text: mrdiscen@discover.com Mar 04 2020 00:19:17 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

518520759 +E-mail/Text: sbse.cio.bnc@mail@irs.gov Mar 04 2020 00:19:39 IRS, Central Insolvency,  
PO Box 7346, Philadelphia, PA 19101-7346

518629394 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 04 2020 00:20:34 Jefferson Capital Systems LLC,  
PO Box 7999, Saint Cloud Mn 56302-9617

518520760 +E-mail/Text: bncnotices@becket-lee.com Mar 04 2020 00:19:26 Kohls, PO Box 2983,  
Milwaukee, WI 53201-2983

518539739 E-mail/PDF: resurgentbknottifications@resurgent.com Mar 04 2020 00:23:19 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518520762 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:23:06 Lowes, PO Box 1111,  
North Wilkesboro, NC 28659-1111

518550140 E-mail/PDF: MerrickBKNottifications@Resurgent.com Mar 04 2020 00:21:41 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

518520764 +E-mail/PDF: MerrickBKNottifications@Resurgent.com Mar 04 2020 00:22:58 Merrick Bank,  
PO Box 660175, Dallas, TX 75266-0175

518610847 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 04 2020 00:22:30  
Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541

518609299 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 04 2020 00:22:31  
Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541

518520770 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:23:00 Paypal Credit, PO Box 105658,  
Atlanta, GA 30348-5658

518618152 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 04 2020 00:20:34 Premier Bankcard, LLC,  
Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999

518622167 E-mail/Text: bnc-quantum@quantum3group.com Mar 04 2020 00:20:05  
Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788,  
Kirkland, WA 98083-0788

518522064 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:23:00 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518631259 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:23:01 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518520774 E-mail/Text: bankruptcy@td.com Mar 04 2020 00:20:16 TD Bank NA, PO Box 84037,  
Columbus, GA 31908

518583304 +E-mail/Text: bncmail@w-legal.com Mar 04 2020 00:20:24 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

518520776 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:23:03 TJX Mastercard, PO Box 530949,  
Atlanta, GA 30353-0949

518520781 E-mail/Text: vci.bkcy@vwcredit.com Mar 04 2020 00:20:24 VW Credit,  
1401 Franklin Boulevard, Libertyville, IL 60048

518622250 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 04 2020 00:23:22 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518520782 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:22:25 Walmart,  
702 Southwest 8th Street, Bentonville, AR 72716-6299

518520783 E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:22:23 Walmart Mastercard/Synchrony Bank,  
Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518520768 NJ CLASS

518520769 NJHESAA, 4 Quakerbridge Plaza, PO Box 544, VI 00862-5000

518520780 Volkswagen Motor Credit

518520743\* Capital One Platinum Mastercard, PO Box 30285, Salt Lake City, UT 84130-0285

518520746\* +Care Credit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

518520753\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover, PO Box 3008, New Albany, OH 43054-3008)

518520758\* First Premier Bank, PO Box 5619, Sioux Falls, SD 57117-5519

518520771\* +Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658

518520772\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 187,  
Trenton, NJ 08695)

TOTALS: 3, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 132

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Date Rcvd: Mar 03, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 05, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian F. O'Malley on behalf of Joint Debtor Joanne M. Carbotti momalley14@aol.com  
Brian F. O'Malley on behalf of Debtor Michael J. Carbotti momalley14@aol.com  
Kevin Gordon McDonald on behalf of Creditor Village Capital & Investment, LLC  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5